

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 19-19962 SLM

JORGE PAUTA
EDNA FLORES.

Judge: STACEY L. MEISEL

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: FEBRUARY 16, 2024
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: JP Initial Co-Debtor: EF

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ _____ ** per _____ MONTH _____ to the Chapter 13 Trustee, starting on JUNE OF 2019 for approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

** i. \$16,572, paid in to date through March of 2022 (Over thirty-four (34) months)

ii. \$400 per month, starting in April of 2022, through and including September of 2022 (6 Months)

ii. \$697 per month, starting in October of 2022, for a period of forty-four (44) months

Increase in plan payments premised on:

- The Joint-Debtor returning to work
- Debtor's health improving enabling his return to work
- Increased assistance from children as the society health problems are addressed
- Completion of automobile loan with Capital One regarding 2016 Town and Country

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M&T MORTGAGE (LAKEVIEW LOAN SERVICING)	MORTGAGE ARREARS RE: 149 ASTOR ST., NEWARK, NJ	\$35,208.65 Includes pre-petition arrears, post-petition arrears per 3-24-20 order and additional/recent post-pet. arrears through 3-1-22 and lender fees and costs	N/A	\$35,208.65	CONTINUED PAYMENTS BY DEBTORS DIRECTLY TO LAKEVIEW LOAN SERVICING

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CAPITAL ONE AUTO FINANCE	AUTO LOAN ARREARS RE: 2016 CHRYSLER TOWN AND COUNTRY	\$3,602.04 (Pre-pet. arrears, post-pet. arrears provided for in plan, and lender fees and costs associated with stay relief motion)	N/A	\$3,602.04	CONTINUED PAYMENTS BY DEBTORS DIRECTLY TO CAPITAL ONE

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
CITY OF NEWARK, WATER/SEWER DEPARTMENT	UNPAID WATER AND SEWER CHARGES RE: REAL PROPERTY LOCATED AT 149 ASTOR ST., NEWARK, NJ	\$332.32 PLUS INTEREST AT 18% OVER PLAN TERM FOR A TOTAL CLAIM TO BE PAID BY THE TRUSTEE OF \$586.71. TRUSTEE IS TO PAY NEWARK WATER-SEWER DEPARTMENT THE SUM OF \$586.71.

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MARCH 13, 2020.

Explain below **why** the plan is being modified:

The plan term is being extended consistent with the Cares Act to 84 months. Payments are being lowered for six months and then increasing to the sum necessary to pay plan obligations as the Debtor's financial situation hopefully improves. We have faced hardships due to the Pandemic since my son was out of work. He was even required to quarantine due to a positive covid test. There have also been increased household costs, in general, associated with higher costs at large. The Debtor has been out of work with cancer, and the Joint-Debtor has similarly missed work caring for the cancer-ridden spouse. In April, the Joint-Debtor should be returning to employment. At that time we should be receiving additional assistance from our son and daughter as the public health problems are addressed. This will hopefully allow us to make the increased plan payments and also allow resumption of the mortgage obligation. Later in the year, our situation should improve since the Debtor should, hopefully, start working again and the increased plan payments can be made. Finally, as the auto payment

Explain below **how** the plan is being modified:

ends, that should similarly allow increased plan payments.

The plan payments are being lowered due to personal health and public health problems. Payments are then increasing under the plan as personal and public health problems are presumably addressed. The plan is being extended to 84 months consistent with the Cares Act. The plan provides for the payment of additional post-petition arrears incurred because of the problems already mentioned.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: FEBRUARY 16, 2022

/S/ JORGE L. PAUTA
Debtor

Date: FEBRUARY 16, 2022

/S/ EDNA G. FLORES
Joint Debtor

Date: FEBRUARY 16, 2022

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

In re:

Jorge L Pauta
Edna G Flores
Debtors

Case No. 19-19962-SLM

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Feb 17, 2022

Form ID: pdf901

Total Noticed: 143

The following symbols are used throughout this certificate:

Symbol

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2022:

Recip ID**Recipient Name and Address**

db/jdb	+ Jorge L Pauta, Edna G Flores, 149 Astor Street, 1st Floor, Newark, NJ 07114-2711
518957142	+ 1 Turnpike Plaza, Woodbridge, NJ 07095-1229
518249486	+ AES, PO Box 2461, Harrisburg, PA 17105-2461
518249487	+ Aes/Pheaa, Attn: Bankruptcy Department, PO Box 2461, Harrisburg, PA 17105-2461
518249488	+ Aes/Pheaa, PO Box 61047, Harrisburg, PA 17106-1047
518249508	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886
518249502	+ Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
518249503	+ Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518249504	Bank of America, PO Box 220411, Greensboro, NC 27420
518249506	+ Bank of America, Attn: Bankruptcy, PO Box 26012, Greensboro, NC 27420-6012
518249505	+ Bank of America, 100 North Tron Street, Charlotte, NC 28255-0001
518293583	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518249510	+ Cablevision, PO Box 9202, Uniondale, NY 11555-9202
518249512	+ Capital One Auto, PO Box 261930, Plano, TX 75026-1930
518249528	+ Citicards, PO Box 183068, Columbus, OH 43218-3068
518249531	+ City of Newark, Division of Water Accounting and Cust. S, 920 Broad Street, Rm. 117, Newark, NJ 07102-2609
518249532	+ City of Newark, PO Box 538, Water / Sewer Accounting, Newark, NJ 07101-0538
518249533	+ City of Newark / Water, PO Box 64000, Newark, NJ 07101-8068
518249534	+ City of Newark Dept. of Water & Sewer, Law Dept. RM 316, 920 Broad Street, Newark, NJ 07102-2672
518249541	EOS CCA, PO Box 981002, Boston, MA 02298-1002
518249542	+ EZ Pass, PO Box 52005, Newark, NJ 07101-8205
518249545	+ EZ Violations Bureau, PO Box 52005, Newark, NJ 07101-8205
518249546	+ First Premier, PO Box 5507, Sioux Falls, SD 57117-5507
518249562	#+ Kahuna Payment Solutions, Attn: Bankruptcy Department, 2714 McGraw Drive, Bloomington, IL 61704-6012
518249563	+ Kahuna Payment Solutions, 1602 Tullamore Avenue, Bloomington, IL 61704-9624
518249580	+ Onemain Financial, 655 Kearny Avenue, Suite 101, Kearny, NJ 07032-2942
518249581	PHEAA, PO Box 8147, Philadelphia, PA 19102
518249594	+ Summit Medical Group, PO Box 8549, Belfast, ME 04915-8549
518249595	+ Summit Medical Group, 1 Diamond Hill Road, Berkeley Heights, NJ 07922-2104
518249593	+ Summit Medical Group, Business Operations, 150 Floral Avenue, New Providence, NJ 07974-1557
518249613	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606
518249612	+ We Florida Financial, PO Box 77404, Ewing, NJ 08628-6404
518249616	Wells Fargo Bank, PO Box 1225, Charlotte, NC 28201-1225
518249615	+ Wells Fargo Bank, Attn: Collections Manager, 7000 Vista Drive, West Des Moines, IA 50266-9310
518249614	Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
518249617	+ Wells Fargo Bank, Attn: National Asset Recovery, PO Box 701, Chesterfield, MO 63006-0701
518249618	+ Wells Fargo Bank, PO Box 28724, Kansas City, MO 64188-8724
518347140	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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Date Recd: Feb 17, 2022

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518249619 Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
 518249621 + Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753
 518249620 + Wells Fargo Card Services, PO Box 6412, Carol Stream, IL 60197-6412

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 17 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2022 20:35:02	Capital One Auto Finance, a division of Capital One, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2022 20:35:02	Capital One Auto Finance, a division of Capital One, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2022 20:35:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518249497	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2022 20:30:00	American Honda Finance, Attn: Bankruptcy, P0 Box 168088, Irving, TX 75016
518274805	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2022 20:30:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518249554	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2022 20:30:00	Honda, National Service Center, PO Box 165378, Irving, TX 75016
518249556	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2022 20:30:00	Honda Finance, PO Box 7829, Philadelphia, PA 19101-7870
518249500	+ Email/Text: g20956@att.com	Feb 17 2022 20:30:00	AT&T Mobility Inc., One AT&T Way, Room 31104, Bedminster, NJ 07921-2693
518249501	+ Email/Text: g20956@att.com	Feb 17 2022 20:30:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
518346958	+ Email/Text: g20956@att.com	Feb 17 2022 20:30:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518249489	+ Email/Text: backoffice@affirm.com	Feb 17 2022 20:30:00	Affirm Inc, Affirm Incorporated, P0 Box 720, San Francisco, CA 94104-0720
518249490	+ Email/Text: backoffice@affirm.com	Feb 17 2022 20:30:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
518249494	+ Email/Text: EBNProcessing@afni.com	Feb 17 2022 20:30:00	Afni, PO Box 3427, Bloomington, IL 61702-3427
518249493	+ Email/Text: EBNProcessing@afni.com	Feb 17 2022 20:30:00	Afni, 404 Brook Drive, PO Box 3517, Bloomington, IL 61702-3517
518249496	+ Email/Text: EBNProcessing@afni.com	Feb 17 2022 20:30:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
518249495	+ Email/Text: EBNProcessing@afni.com	Feb 17 2022 20:30:00	Afni, Inc., Attn: Bankruptcy, P0 Box 3427, Bloomington, IL 61702-3427
518249499	+ Email/Text: bsimmons@amsher.com	Feb 17 2022 20:30:00	AmSher Collection Service, 4524 Southlake Parkway, Hoover, AL 35244-3270
518249498	+ Email/Text: bsimmons@amsher.com	Feb 17 2022 20:30:00	AmSher Collection Service, 4524 Southlake

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518317806	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2022 20:34:55	Parkway, Ste 15, Hoover, AL 35244-3271
518249518	+ Email/Text: ering@cbhv.com	Feb 17 2022 20:30:00	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518249519	+ Email/Text: ering@cbhv.com	Feb 17 2022 20:30:00	CB/HV, P0 Box 831, Newburgh, NY 12551-0831
518249530	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 17 2022 20:34:48	Citicorp Credit Services, Inc., 7920 NW 110th Street, Kansas City, MO 64153
518249509	+ Email/Text: bcwrtoff@cablevision.com	Feb 17 2022 20:30:00	Cable Vision, 360 Central Avenue, Newark, NJ 07103-2808
518249511	Email/Text: bcwrtoff@cablevision.com	Feb 17 2022 20:30:00	Cablevision, 6 Corporate Drive, Melville, NY 11747
518249513	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 17 2022 20:35:04	Capital One Auto, P0 Box 260848, Plano, TX 75026-0848
518249516	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 17 2022 20:34:55	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
518249515	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 17 2022 20:34:55	Capital One Auto Finance, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
518249517	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 17 2022 20:34:55	Capital One Auto Finance, 3901 N Dallas Parkway, Plano, TX 75093-7864
518259935	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2022 20:35:02	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518312673	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2022 20:34:41	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518249526	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 17 2022 20:35:07	Citibank, PO Box 6405, The Lakes, NV 88901-6405
518249525	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 17 2022 20:34:58	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518249524	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 17 2022 20:35:08	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
518249527	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 17 2022 20:35:06	Citibank/The Home Depot, Attn: Centralized Bankruptcy, P0 Box 790034, St Louis, MO 63179-0034
518249529	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 17 2022 20:35:07	Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600
518249535	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 17 2022 20:30:00	Comenity, PO Box 183003, Columbus, OH 43218-3003
518249537	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 17 2022 20:30:00	Comenity Bank, Attention: Bankruptcy, P0 Box 182686, Columbus, OH 43218-2686
518249536	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 17 2022 20:30:00	Comenity Bank, Attn: Bankruptcy Department, P0 Box 182125, Columbus, OH 43218-2125
518249538	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 17 2022 20:30:00	Comenity Bank/Wayfair, Po Box 182789, Columbus, OH 43218-2789
518249539	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 17 2022 20:30:00	Convergant Inc., PO Box 9021, 800 SW 39th Street, Renton, WA 98057-4927
518249540	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 17 2022 20:30:00	Convergant Outsourcing, PO Box 9004, Renton, WA 98057-9004
518356267	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2022 20:35:04	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK

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518249551	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2022 20:34:53	73118-7901 First Premier Bank, Attn: Correspondence Department, PO Box 5525, Sioux Falls, SD 57117-5525
518249550	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2022 20:34:42	First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
518249549	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2022 20:35:03	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518249547	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2022 20:35:03	First Premier Bank, Attn: Bankruptcy, P0 Box 5524, Sioux Falls, SD 57117-5524
518249555	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2022 20:30:00	Honda Finance, PO Box 7870, Philadelphia, PA 19101-7870
518249560	+ Email/Text: Bankruptcy@ICSystem.com	Feb 17 2022 20:30:00	IC Systems, P0 Box 64378, Saint Paul, MN 55164-0378
518249561	+ Email/Text: Bankruptcy@ICSystem.com	Feb 17 2022 20:30:00	IC Systems, 444 Highway 96 East, PO Box 64887, Saint Paul, MN 55164-0887
518249520	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 17 2022 20:34:50	Chase Auto Finance, Attn: Bankruptcy, P0 Box 901076, Fort Worth, TX 76101
518249521	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 17 2022 20:34:39	Chase Auto Finance, P0 Box 901003, Ft Worth, TX 76101
518249522	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 17 2022 20:35:01	Chase Bank, PO Box 15153, Wilmington, DE 19886
518249523	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 17 2022 20:35:01	Chase Bank, PO Box 659732, San Antonio, TX 78265
518369868	Email/Text: camanagement@mtb.com	Feb 17 2022 20:30:00	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
518249567	+ Email/Text: camanagement@mtb.com	Feb 17 2022 20:30:00	M & T Mortgage, PO Box 1288, Buffalo, NY 14240-1288
518249564	Email/Text: camanagement@mtb.com	Feb 17 2022 20:30:00	M & T Bank, Attn: Bankruptcy, P0 Box 844, Buffalo, NY 14240
518249566	Email/Text: camanagement@mtb.com	Feb 17 2022 20:30:00	M & T Bank, One Fountain Place, 3rd Floor, Buffalo, NY 14203
518249565	Email/Text: camanagement@mtb.com	Feb 17 2022 20:30:00	M & T Bank, Po Box 900, Millsboro, DE 19966
518249568	Email/Text: camanagement@mtb.com	Feb 17 2022 20:30:00	M & T Mortgage Corp., 1 Fountain Plaza, Buffalo, NY 14240
518249571	+ Email/Text: bankruptcypdt@mcmcg.com	Feb 17 2022 20:30:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
518249570	+ Email/Text: bankruptcypdt@mcmcg.com	Feb 17 2022 20:30:00	Midland Funding, 2365 Northside Drive Ste 30, San Diego, CA 92108-2709
518249572	+ Email/Text: bankruptcypdt@mcmcg.com	Feb 17 2022 20:30:00	Midland Funding, P0 Box 2001, Warren, MI 48090-2001
518249573	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 17 2022 20:30:00	NJ EZ Pass Service Center, PO Box 4973, Trenton, NJ 08650
518249543	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 17 2022 20:30:00	EZ Pass, NJ Service Center, 375 McCarter Highway, Newark, NJ 07114
518249544	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 17 2022 20:30:00	EZ Pass, PO Box 4973, Trenton, NJ 08650
518249574	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:34:37	One Main Financial, PO Box 183172, Columbus, OH 43218-3172
518270173	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:35:00	OneMain, PO Box 3251, Evansville, IN 47731-3251

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518249577	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:34:50	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
518249576	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:34:50	Onemain, PO Box 9001122, Louisville, KY 40290-1122
518249575	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:34:37	Onemain, PO Box 742536, Cincinnati, OH 45274-2536
518249578	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:34:38	Onemain Financial, P0 Box 499, Hanover, MD 21076-0499
518249579	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:34:37	Onemain Financial, PO Box 183172, Columbus, OH 43218-3172
518370316	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2022 20:35:04	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518370317	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2022 20:34:54	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518370360	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2022 20:34:53	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518249582	Email/Text: signed.order@pfwattorneys.com	Feb 17 2022 20:30:00	Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054
518323844	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 17 2022 20:30:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518249583	+ Email/Text: clientservices@simonsagency.com	Feb 17 2022 20:30:00	Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518249587	+ Email/Text: clientservices@simonsagency.com	Feb 17 2022 20:30:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518249591	+ Email/Text: clientservices@simonsagency.com	Feb 17 2022 20:30:00	Simons Agency Inc, 3713 Brewerton Road Ste 1, Syracuse, NY 13212-3843
518249592	+ Email/Text: clientservices@simonsagency.com	Feb 17 2022 20:30:00	Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518249598	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2022 20:34:50	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
518249596	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2022 20:34:38	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
518249597	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2022 20:34:40	Synchrony Bank, P0 Box 965015, Orlando, FL 32896-5015
518252042	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2022 20:34:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518249599	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2022 20:34:51	Synchrony Bank/Walmart, Attn: Bankruptcy, P0 Box 965060, Orlando, FL 32896-5060
518249600	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2022 20:34:51	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
518249601	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 17 2022 20:34:59	T-Mobile, Bankruptcy, PO Box 37380, Albuquerque, NM 87176
518249602	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 17 2022 20:34:49	T-Mobile, PO Box 742596, Cincinnati, OH 45274
518249603	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 17 2022 20:34:59	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015
518263729	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2022 20:35:04	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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518249604	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 17 2022 20:34:49	T-Mobile Financial, P0 Box 2400, Young America, MN 55553
518350428	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2022 20:34:54	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518249605	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 17 2022 20:29:00	Verizon, P0 Box 15124, Albany, NY 12212-5124
518249606	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 17 2022 20:29:00	Verizon Bankruptcy, 500 Technology Drive, Saint Charles, MO 63304-2225
518249607	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 17 2022 20:29:00	Verizon Bankruptcy South, PO Box 25087, Wilmington, DE 19899-5087
518249608	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 17 2022 20:29:00	Verizon Online, PO Box 12045, Trenton, NJ 08650-2045
518249609	Email/Text: bankruptcytn@wakeassoc.com	Feb 17 2022 20:29:00	Wakefield & Associates, Attn: bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
518249610	Email/Text: bankruptcytn@wakeassoc.com	Feb 17 2022 20:29:00	Wakefield & Associates, Po Box 50250, Knoxville, TN 37950
518249611	Email/Text: collections@wefloridafinancial.com	Feb 17 2022 20:29:00	We Florida Financial, Attn: Bankruptcy, P0 Box 14548, Fort Lauderdale, FL 33302

TOTAL: 102

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518249553	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda, PO Box 65507, Wilmington, DE 19808
518249492	*+	Affirm Inc, Affirm Incorporated, P0 Box 720, San Francisco, CA 94104-0720
518249491	*+	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
518249507	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982234, El Paso, TX 79998
518249514	*+	Capital One Auto, PO Box 261930, Plano, TX 75026-1930
518249552	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518249548	*+	First Premier Bank, Attn: Bankruptcy, P0 Box 5524, Sioux Falls, SD 57117-5524
518249569	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Mortgage Corp., 1 Fountain Plaza, Buffalo, NY 14240
518249584	*+	Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518249585	*+	Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518249586	*+	Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518249588	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518249589	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518249590	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518249557	##+	Hy Cite Enterprises, LLC, Attn: Bankruptcy, 333 Holtzman Road, Madison, WI 53713-2109
518249558	##+	Hy Cite Enterprises, LLC/Royal Prestige, 333 Holtzman Rd, Madison, WI 53713-2109
518249559	##+	Hy Cite Finance, 333 Holtzman Road, Madison, WI 53713-2109

TOTAL: 0 Undeliverable, 14 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Herbert B. Raymond	on behalf of Joint Debtor Edna G Flores herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Debtor Jorge L Pauta herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
Kevin Gordon McDonald	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8